

Retirement and Welfare Plan Limits including Cost-of-Living Adjustments



	2024	2023	2022	2021	2020
Retirement Plan Limits					
Deferral Limit [402(g)(1)]	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
Catch-up Contribution Limits [414(v)(2)(B)(i)]	\$7,500	\$7,500	\$6,500	\$6,500	\$6,500
DC Annual Addition Limit [415(c)(1)(A)]	\$69,000	\$66,000	\$61,000	\$58,000	\$57,000
Annual Compensation Cap [401(a)(17)]	\$345,000	\$330,000	\$305,000	\$290,000	\$285,000
Taxable Wage Base	\$168,600	\$160,200	\$147,000	\$142,800	\$137,700
DB Annual Limit [415(b)(1)(A)]	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000
457(b) Contribution Limit [457(e)(15)]	\$23,000	\$22,500	\$20,500	\$19,500	\$19,500
HCE Threshold [414(q)(1)(B)]	\$155,000	\$150,000	\$135,000	\$130,000	\$130,000
SIMPLE 401(k) Limit [408(p)(2)(E)]	\$16,000	\$15,500	\$14,000	\$13,500	\$13,500
SIMPLE 401(k) Catch-up [414(v)(2)(B)(ii)]	\$3,500	\$3,500	\$3,000	\$3,000	\$3,000
Maximum ESOP Account Balance [409(o)(1)(C)]	\$1,380,000	\$1,330,000	\$1,230,000	\$1,165,000	\$1,150,000
ESOP 5-year Distribution Period Limit	\$275,000	\$265,000	\$245,000	\$230,000	\$230,000
Key Employee [416(i)(1)(A)(i)]	\$220,000	\$215,000	\$200,000	\$185,000	\$185,000
QLAC [1.401(a)(9)-6]	\$165,000	\$155,000	\$145,000	\$135,000	\$135,000
Health and Welfare Plan Limits					
Health FSA Max	\$3,200	\$3,050	\$2,850	\$2,750	\$2,750
Dependent Care FSA Max	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Adoption Credit Limit	\$16,810	\$15,950	\$14,890	\$14,440	\$14,300
HDHP Min Annual Deductible (Single)	\$1,600	\$1,500	\$1,400	\$1,400	\$1,400
HDHP Min Annual Deductible (Family)	\$3,200	\$3,000	\$2,800	\$2,800	\$2,800
HDHP Out of Pocket Max (Single)	\$8,050	\$7,500	\$7,050	\$7,000	\$6,900
HDHP Out of Pocket Max (Family)	\$16,100	\$15,000	\$14,100	\$14,000	\$13,800
HSA Max Contribution Limit (Single)	\$4,150	\$3,850	\$3,650	\$3,600	\$3,550
HSA Max Contribution Limit (Family)	\$8,300	\$7,750	\$7,300	\$7,200	\$7,100
HSA Catch-Contribution Limit (Not Indexed)	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
TSA Parking and Mass Transit Monthly Limit	\$315	\$300	\$280	\$270	\$270
QSEHRA Reimbursement Limit (Single)	\$6,150	\$5,850	\$5,450	\$5,300	\$5,250
QSEHRA Reimbursement Limit (Family)	\$12,450	\$11,800	\$11,050	\$10,700	\$10,600